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Le site officiel de l'administration française

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# Health insurance of a foreigner in France

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Rights differ if you are a citizen of a European Economic Area (EEA) countries or another country. The applicable rules and the steps to be taken depend on your status (employee, retired, student...).

## European

### Student

If you come to France to study, you are considered to be temporarily staying and must normally be affiliated with the health insurance scheme of your country of origin.

Before you leave, however, you must check that this plan will cover your medical expenses during your stay in France. If so, you can use your European Health Insurance Card in France.

Ask your affiliate organization and the French health insurance before you leave.

### Job applicant

If you are unemployed, compensated and authorized to transfer your residence to France (<https://www.service-public.fr/particuliers/vosdroits/F12136?lang=en>), you remain in the unemployment insurance scheme in your country.

In order to be able to have your health expenses reimbursed in France, you must before your departure request the European Health Insurance Card (<https://www.service-public.fr/particuliers/vosdroits/F17760?lang=en>) with your affiliate organization.

If you are not compensated by your country of origin, you can benefit from the universal health protection (Puma), if you reside in France stable and regular (<https://www.cmu.fr/resider-en-france-stable-regulier.php>) ..

## Worker

### If you are an expat

If you come to work in France, as an employee or self-employed person, you are insured in France (except for exceptions, for example if you are a civil servant). You lose your insured status in your country of origin and must contribute to the French social security system.

Before leaving for France, you must:

obtain form E 104 (certificate concerning the totalization of periods of insurance, employment or residence - sickness, maternity, paternity) from your affiliation organization,

and return it to your French health insurance fund.

This form summarizes the periods of insurance completed in your previous country of employment. These periods are taken into account as French insurance periods for the opening of your rights to health insurance benefits in France.

Your family members are also covered in France, whether they live there or not. If they continue to reside in your country of origin, you must apply for the document S1 (certificate for the registration of the family members of the employed or self-employed person) at your health insurance fund in France. You must then give it to the relevant health insurance organization abroad, so that your family members are registered there.

### If you are detached

If you are temporarily seconded by your employer (24 months maximum, except for a derogation) in France, you continue to be covered by the social security system in your country of origin.

In order to claim reimbursement of your medical care in France, you must:

prior to departure, request document S1 (registration for health insurance coverage) from the health insurance organization in your country of origin, once in France, return it to the health insurance fund of your home.

You will then benefit from the care of your health expenses as a French social insured. In addition, you will continue to benefit from your health insurance for all care received in your country of origin.

Members of your family who accompany you to France can also benefit, under certain conditions, from the reimbursement of the care they receive in France.

## If you are a civil servant

If you are a civil servant from another European country, sent to France (for example, diplomatic personnel), you remain subject to the social protection regime of the country to which your administration falls.

To receive reimbursement of your medical care in France, you must ask your affiliate for the document S1 (registration in order to benefit from the health insurance coverage). You must then present this document to the relevant health insurance fund in France.

## Retired

If you are retired from another European country and you come to live in France for your retirement, you can transfer your health insurance rights there.

To do this, you must ask the pension fund of the country in which you owe your pension for the document S1 (registration for health insurance coverage). This fund must then send it to your health insurance fund in France.

This document allows you to join the French social security system.

Family members accompanying you to France must also request the above-mentioned S1 document.

## Other

### Student

You must register on the website dedicated to the reception of students, in order to benefit from the support of your health expenses on your arrival in France.

Health insurance: registration of a foreign student (<https://www.service-public.fr/particuliers/vosdroits/R53025>)

### Job applicant

There is no provision in an international agreement allowing you to benefit from the services of your country of origin on French territory.

If you are not compensated by your country of origin, you can benefit from the universal health protection (Puma), if you reside in France stable and regular (<https://www.cmu.fr/resider-en-france-stable-regulier.php>) ..

### Worker

#### If you are an expat

You benefit from universal health protection (Puma), if you work in France stable and regular (<https://www.cmu.fr/resider-en-france-stable-regulier.php>) ..

Your beneficiaries (child, spouse) can also benefit from the Puma.

.. bilateral social security agreement with France  
If your country of origin has signed (<https://www.cleiss.fr/docs/textes/>)  
of yourself in France.

this makes it easier to take care

#### If you are detached

It is up to your employer to take the steps. It keeps you on the diet of your country.

.. bilateral social security agreement with France  
If your country of origin has signed (<https://www.cleiss.fr/docs/textes/>)  
arrangements for the reimbursement of costs incurred for care received in France.

, the Regulation lays down the

## If you are a civil servant

If you are sent by your administration to an embassy, consulate or other official body, you remain covered by your country's social security system.

## Retired

You benefit from universal health protection (Puma), if you live in France on a stable and regular basis (<https://www.cmu.fr/resider-en-france-stable-regulier.php>)

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### Statute and miscellaneous references

- Regulation No. 883/2004 of 29 April 2004 on the coordination of social security systems (<http://eur-lex.europa.eu/legal-content/FR/TXT/HTML/?uri=CELEX:02004R0883-20140101&from=FR>)
- Regulation No. 987/2009 of 16 September 2009 on the coordination of social security systems (<http://eur-lex.europa.eu/legal-content/FR/TXT/HTML/?uri=CELEX:02009R0987-20140101&from=FR>)

### Additional topics

- French social protection scheme
  - ([http://www.cleiss.fr/docs/regimes/regime\\_france.html](http://www.cleiss.fr/docs/regimes/regime_france.html))
  - Center for European and International Social Security Liaison (Cleiss)
- Presentation of the coordination of European social security systems
  - (<http://www.cleiss.fr/reglements/index.html>)
  - Center for European and International Social Security Liaison (Cleiss)
- Coordination of social security in the European Union (<https://ec.europa.eu/social/main.jsp?catId=849&langId=fr>)
  - European Commission
- Reside in France on a stable and regular basis (<https://www.cmu.fr/resider-en-france-stable-regulier.php>)
  - Solidarity Health Supplement Fund
- You come to study in France (<https://www.ameli.fr/assure/droits-demarches/europe-international/protection-sociale-france/vous-venez-etudier-en-france>)
  - National Health Insurance Fund (Cnam)
- Student: your support (<https://www.ameli.fr/assure/droits-demarches/etudes-emploi-retraite/etudiant/etudiant>)
  - National Health Insurance Fund (Cnam)
- Countries under social security conventions
  - (<https://www.cleiss.fr/docs/textes/>)
  - Center for European and International Social Security Liaison (Cleiss)
- Social security and international mobility
  - (<https://www.cleiss.fr/particuliers/index.html>)
  - Center for European and International Social Security Liaison (Cleiss)